# GOVERNMENT OF INDIA
# FINANCE
# LOK SABHA

UNSTARRED QUESTION NO:5642
ANSWERED ON:07.04.2017
Financial Stability Report
Devi Smt. Veena;Patole Shri Nanabhau Falgunrao

**Will the Minister of FINANCE be pleased to state:**

a) whether the Financial Stability Report has expressed concern regarding the increased cases of scams in the banks and the 10.6 per cent increase in the gross Non-Performing Assets (NPAs) ratio of the big loans;
b) if so, the details thereof;
c) the number of such scams which came to light in the country during the last three years along with the estimated funds involved in these scams; and
d) the corrective measures taken/being taken by the Government in this regard

## Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SANTOSH KUMAR GANGWAR)

(a) to (d): The Financial Stability Report (FSR) has not covered cases of scams in the banks. However, FSR has incorporated details of increase in NPAs in big loans.

As per FSR report, the asset quality of large borrowers (one who has aggregate fund-based and non-fund based exposure of Rs.50 million and more) deteriorated significantly during March and September 2016. The share of large borrowers' in Scheduled Commercial Banks (SCBs) total loan portfolio declined between March and September 2016 from 58.00% to 56.50%, whereas, their share in GNPAs increased during the same period from 86.40% to 88.40%.

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